



February 10, 2009
Honorable Robert D. Drain
United States Bankruptcy Court for the Southern District of New York
One Bowling Green, Room 610
New York, New York 10004

Dear Sir:

On February 4, 2009, Delphi Corporation asked the court to terminate benefits for retirees and surviving spouses. I realize the economy of the country is not good at this time and all companies, not just Delphi, are looking at ways to cut back expenses.

My husband gave Delco/Delphi over 30 years of his life. He obtained 2 patents for General Motors for which they have made millions of dollars. In the end, it cost him his life, first in the health problems that forced him to take an early retirement and then in his death. This proposal would cause great hardship for not only myself but for all retirees. First of all, to buy into the insurance would take my whole pension check. That is not an option so I would have to go without health insurance. Not a bright future for the surviving spouse of someone who gave the company over 30 years of his life believing that we would be taken care of in the future.

Maybe the top executives need to lose their benefits plus their private jets and big bonuses. They are some of the reason for the problems in the auto industry. I pray that there may be another solution to this problem. As salaried employees, we have lost benefits or had them cut back on many occasions while the top executives have continued to collect bonuses.

Sincerely,

Michele Harding